



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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FIRST BANCORP

BHC Name

City/State [SAN JUAN, PR](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [19,929,037](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST BANCORP
1519 PONCE DE LEON AVENUE

SAN JUAN, PR 00908

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	20,422,263			19,049,714			20,300,764			15,172,444			12,455,632		
Net income (\$000)	82,600			61,150			281,025			102,273			167,377		
Number of BHCs in peer group	134			133			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.78	2.55	94	3.80	2.67	93	3.71	2.60	94	4.10	2.77	94	4.72	3.01	96
+ Non-interest income	0.69	0.97	40	0.65	1.13	29	0.65	1.04	29	0.67	1.21	27	0.71	1.32	23
- Overhead expense	2.13	2.18	51	2.80	2.28	79	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70
- Provision for credit losses	-0.27	0.04	1	-0.32	-0.12	22	-0.32	-0.09	12	1.13	0.51	92	0.32	0.15	87
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0.09	0.02	93	0	0.01	16
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	2.60	1.35	96	1.97	1.78	63	2.22	1.66	83	0.91	1.04	37	2.08	1.56	88
Net operating income	1.62	1.03	92	1.28	1.36	45	1.38	1.26	67	0.67	0.81	31	1.34	1.19	67
Net income	1.62	1.02	92	1.28	1.35	46	1.38	1.26	67	0.67	0.82	31	1.34	1.19	67
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.15	2.96	93	4.36	3.18	93	4.18	3.06	93	4.94	3.55	94	5.96	4.41	94
Interest expense	0.25	0.20	71	0.40	0.29	73	0.33	0.25	73	0.64	0.52	69	0.93	1.08	39
Net interest income (tax equivalent)	3.90	2.75	94	3.96	2.88	93	3.85	2.80	94	4.29	3.01	95	5.02	3.33	96
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.24	0.09	85	0.41	0.16	88	0.44	0.11	94	0.43	0.27	78	0.91	0.21	92
Earnings coverage of net loan and lease losses (X)	16.47	38.54	46	6.27	25.70	23	7.31	39.72	20	6.52	22.91	31	3.43	24.40	14
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.21	1.20	91	3.05	1.49	94	2.43	1.23	93	3.23	1.58	93	1.62	0.83	92
Allowance for loan and lease losses / Total loans and leases	2.21	1.17	92	3.03	1.47	94	2.42	1.20	93	3.22	1.55	93	1.62	0.81	92
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.34	0.47	94	2.34	0.70	95	1.36	0.49	93	2.38	0.71	96	3.32	0.57	99
30–89 days past due loans and leases / Total loans and leases	0.90	0.32	92	1.23	0.33	94	0.81	0.32	89	1.26	0.39	93	1.80	0.43	95
Liquidity and Funding															
Net noncore funding dependence	-0.92	-1.97	54	4.14	-0.51	68	-3.61	-2.33	46	4.48	3.20	58	12.37	14.45	46
Net short-term noncore funding dependence	-3.51	-6.65	56	-0.30	-6.88	73	-6.34	-7.71	50	-0.39	-4.76	65	2.44	3.38	38
Net loans and leases / Total assets	54.59	59.31	34	58.41	60.99	38	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61
Capitalization															
Tier 1 leverage ratio	10.35	9.06	80	11.36	9.15	91	10.14	8.98	77	11.26	9.13	92	16.15	9.76	97
Holding company equity capital / Total assets	8.94	10.29	28	11.44	10.72	64	10.11	10.71	41	12.11	11.16	64	17.67	12.43	93
Total equity capital (including minority interest) / Total assets	8.94	10.40	26	11.44	10.85	61	10.11	10.82	40	12.11	11.29	62	17.67	12.57	93
Common equity tier 1 capital / Total risk-weighted assets	17.51	12.21	91	17.68	12.57	93	17.80	12.42	93	17.31	12.38	91	21.60	12.17	95
Net loans and leases / Equity capital (X)	6.11	5.82	56	5.11	5.73	40	5.15	5.53	44	5.03	5.58	40	3.99	5.21	22
Cash dividends / Net income	24.09	33.45	34	26.19	23.13	53	24.13	28.27	42	45.41	42.30	57	19.82	33.12	29
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	2.65	9.35	30	48.79	16.49	93	10.60	10.50	61	49.02	16.68	94	3	9.26	29
Equity capital	-19.79	4.03	1	0.94	9.13	11	-7.62	7.46	1	2.11	6.99	27	8.97	10.49	58
Net loans and leases	-4.05	6.29	19	29.47	7.22	88	-5.37	3.36	18	28.75	9.07	89	2.09	9.10	23
Noncore funding	-29.79	-10.65	23	-10.40	-25.09	69	-14.27	-14.79	50	6.37	-12.18	71	-8.87	6.59	25
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	109.79	103.47	80	107.70	102.85	76	108.11	103.22	78	107.41	102.81	76	107.39	103.22	74
Cash from ops + noncash items + op expense / Op expense + dividends	281.33	125.04	87	126.77	98.58	63	175.67	154.48	64	90.34	147.24	14	118.58	190.27	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	162,874	171,103	680,621	598,532	575,012	-4.81	28.12
Income from lease financing receivables.....	10,912	8,870	38,532	32,515	27,992	23.02	152.94
Fully taxable income on loans and leases.....	171,159	176,979	707,942	624,113	597,413	-3.29	31.69
Tax-exempt income on loans and leases.....	2,627	2,994	11,211	6,934	5,591	-12.26	79.07
Estimated tax benefit on income on loans and leases.....	3,969	2,580	13,299	9,936	8,011	53.86	152.80
Income on loans and leases (tax equivalent).....	177,755	182,553	732,452	640,983	611,015	-2.63	33.64
Investment interest income (tax equivalent).....	26,195	15,866	81,928	67,684	69,124	65.10	76.01
Interest on balances due from depository institutions.....	820	349	2,662	3,388	13,353	134.96	69.42
Interest income on other earning assets.....	287	401	1,395	1,959	2,682	-28.43	-37.74
Total interest income (tax equivalent).....	205,057	199,169	818,437	714,014	696,174	2.96	37.77
Interest on time deposits of \$250K or more	1,829	2,939	10,115	13,669	12,604	-37.77	16.20
Interest on time deposits < \$250K.....	3,039	6,069	18,790	37,113	42,352	-49.93	-69.86
Interest on foreign office deposits	51	93	303	851	1,042	-45.16	-78.93
Interest on other deposits	2,733	3,241	12,274	16,755	21,784	-15.67	-32.90
Interest on other borrowings and trading liabilities.....	4,578	6,035	23,297	24,272	31,034	-24.14	-31.75
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	12,230	18,377	64,779	92,660	108,816	-33.45	-46.08
Net interest income (tax equivalent).....	192,827	180,792	753,658	621,354	587,358	6.66	52.84
Non-interest income.....	34,999	30,950	131,266	102,290	88,832	13.08	81.84
Adjusted operating income (tax equivalent)	227,826	211,742	884,924	723,644	676,190	7.60	56.68
Overhead expense.....	108,622	133,264	498,974	428,540	375,825	-18.49	25.35
Provision for credit losses.....	-13,802	-15,252	-65,698	170,985	40,225		
Securities gains (losses)	0	0	0	13,198	-497		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	132,829	93,699	451,546	137,355	259,643	41.76	530.18
Applicable income taxes	43,025	28,022	146,792	14,050	71,995	53.54	
Tax equivalent adjustments	7,204	4,527	23,729	21,032	20,271	59.13	99.56
Applicable income taxes (tax equivalent).....	50,229	32,549	170,521	35,082	92,266	54.32	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	82,600	61,150	281,025	102,273	167,377	35.08	223.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	82,600	61,150	281,025	102,273	167,377	35.08	223.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	82,600	61,150	281,025	102,273	167,377	35.08	223.40
Investment securities income (tax equivalent).....	26,195	15,866	81,928	67,684	69,124	65.10	76.01
US Treasury and agency securities (excluding mortgage-backed securities)	4,327	2,261	12,509	8,240	10,929	91.38	160.98
Mortgage-backed securities	16,472	9,389	50,136	40,564	37,347	75.44	77.61
All other securities	5,396	4,216	19,283	18,880	20,848	27.98	36.57
Cash dividends declared.....	19,900	16,015	67,817	46,447	33,177	24.26	2874.59
Common	19,900	15,346	65,364	43,771	30,501	29.68	
Preferred.....	0	669	2,453	2,676	2,676	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.02	2.75	93	4.18	2.96	93	4.03	2.85	93	4.71	3.27	94	5.59	4	95
Less: Interest expense	0.24	0.19	74	0.39	0.27	75	0.32	0.23	75	0.61	0.48	73	0.87	0.98	42
Equals: Net interest income (tax equivalent)	3.78	2.55	94	3.80	2.67	93	3.71	2.60	94	4.10	2.77	94	4.72	3.01	96
Plus: Non-interest income	0.69	0.97	40	0.65	1.13	29	0.65	1.04	29	0.67	1.21	27	0.71	1.32	23
Equals: adjusted operating income (tax equivalent)	4.46	3.56	86	4.45	3.87	80	4.36	3.70	86	4.77	4.04	82	5.43	4.41	88
Less: Overhead expense	2.13	2.18	51	2.80	2.28	79	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70
Less: Provision for credit losses	-0.27	0.04	1	-0.32	-0.12	22	-0.32	-0.09	12	1.13	0.51	92	0.32	0.15	87
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0.09	0.02	93	0	0.01	16
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.60	1.35	96	1.97	1.78	63	2.22	1.66	83	0.91	1.04	37	2.08	1.56	88
Less: Applicable income taxes (tax equivalent)	0.98	0.31	97	0.68	0.40	90	0.84	0.38	97	0.23	0.23	48	0.74	0.36	96
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.62	1.03	92	1.28	1.36	45	1.38	1.26	67	0.67	0.81	31	1.34	1.19	67
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.62	1.02	92	1.28	1.35	46	1.38	1.26	67	0.67	0.82	31	1.34	1.19	67
Memo: Net income (last four quarters)	1.47	1.17	76	0.96	1.07	38	1.38	1.26	67	0.67	0.82	31	1.34	1.19	66
Net income—BHC and noncontrolling (minority) interest	1.62	1.04	92	1.28	1.37	46	1.38	1.27	67	0.67	0.83	31	1.34	1.20	67
Margin Analysis															
Average earning assets / Average assets	96.73	93.16	86	95.95	93.08	83	96.48	93.08	86	95.36	92.32	83	93.85	91.05	80
Average interest-bearing funds / Average assets	56.39	60.43	33	62.02	62.97	52	58.52	61.99	38	63.53	64.06	48	62.34	65.57	35
Interest income (tax equivalent) / Average earning assets	4.15	2.96	93	4.36	3.18	93	4.18	3.06	93	4.94	3.55	94	5.96	4.41	94
Interest expense / Average earning assets	0.25	0.20	71	0.40	0.29	73	0.33	0.25	73	0.64	0.52	69	0.93	1.08	39
Net interest income (tax equivalent) / Average earning assets	3.90	2.75	94	3.96	2.88	93	3.85	2.80	94	4.29	3.01	95	5.02	3.33	96
Yield or Cost															
Total loans and leases (tax equivalent)	6.40	3.88	94	6.21	4.05	94	6.42	4.01	95	6.37	4.27	93	6.80	5.09	92
Interest-bearing bank balances	0.16	0.18	29	0.10	0.10	51	0.13	0.14	29	0.26	0.27	51	2.10	2.04	47
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	4.01	2.93	93	4.26	3.15	93	4.06	3.04	91	4.79	3.51	94	5.78	4.36	93
Investment securities (tax equivalent)	1.54	1.78	25	1.26	1.84	11	1.34	1.77	19	2.18	2.25	42	3.43	2.76	90
US Treasury and agency securities (excluding mortgage-backed securities)	0.63	1.09	18	0.64	1.30	20	0.61	1.14	19	1.14	1.75	24	2.44	2.32	68
Mortgage-backed securities	1.61	1.67	42	0.93	1.60	6	1.19	1.57	18	1.72	2.05	21	2.60	2.61	52
All other securities	12.05	2.75	96	8.86	2.93	96	10.44	2.81	97	11.27	3.24	97	14.26	4.06	94
Interest-bearing deposits	0.29	0.16	82	0.45	0.26	83	0.38	0.21	83	0.81	0.53	79	1.15	1.10	56
Time deposits of \$250K or more	0.76	0.48	83	1.19	0.82	81	1.01	0.66	84	1.57	1.42	62	1.77	1.96	32
Time deposits < \$250K	0.84	0.44	89	1.28	0.78	89	1.10	0.62	89	1.72	1.36	80	1.88	1.82	50
Other domestic deposits	0.13	0.13	63	0.17	0.17	56	0.15	0.15	62	0.31	0.36	45	0.60	0.93	24
Foreign deposits	0.15	0.14	62	0.27	0.13	77	0.21	0.14	70	0.54	0.42	64	0.66	1.19	23
Federal funds purchased and repos	3.62	0.16	99	3.04	0.18	98	3.32	0.17	97	2.28	0.62	94	6	1.86	93
Other borrowed funds and trading liabilities	2.05	1.14	84	2.19	1.38	78	2.24	1.27	83	2.09	1.50	81	2.09	2.38	31
All interest-bearing funds	0.42	0.31	77	0.62	0.42	79	0.55	0.37	81	0.96	0.74	75	1.40	1.49	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	34,999		30,950		131,266		102,290		88,832						
Fiduciary activities income	1		37		148		0		0						
Service charges on deposit accounts - domestic	9,272		8,212		34,921		24,268		23,520						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	5,275		5,241		11,945		9,364		10,186						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	1,650		1,443		5,593		3,502		4,412						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	4,690		4,164		23,841		18,437		5,043						
Other non-interest income.....	14,111		11,853		54,818		46,719		45,671						
Total overhead expenses	108,622		133,264		498,974		428,540		375,825						
Personnel expense.....	48,589		56,022		206,058		181,377		162,567						
Net occupancy expense.....	18,137		20,133		77,974		59,388		49,729						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	2,286		2,954		11,406		5,913		3,086						
Other operating expenses.....	39,610		54,155		203,536		181,862		160,443						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	3,149		3,244		3,083		3,369		2,736						
Average personnel expense per employee.....	15.43		17.27		66.84		53.84		59.42						
Average assets per employee.....	6,485.32		5,872.29		6,584.74		4,503.55		4,552.50						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	49.23	61.09	14	64.31	59.31	73	57.94	59.28	38	60.99	62.28	46	57.30	61.29	37
Percent of Average Assets															
Total overhead expense	2.13	2.18	51	2.80	2.28	79	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70
Personnel expense.....	0.95	1.21	19	1.18	1.28	40	1.02	1.21	25	1.20	1.30	41	1.31	1.41	39
Net occupancy expense.....	0.36	0.23	93	0.42	0.24	95	0.38	0.23	94	0.39	0.26	89	0.40	0.28	90
Other operating expenses.....	0.82	0.71	75	1.20	0.73	88	1.06	0.72	88	1.24	0.94	79	1.31	0.97	80
Overhead less non-interest income	1.44	1.18	68	2.15	1.10	96	1.81	1.10	95	2.15	1.25	90	2.30	1.32	94
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	47.68	60.59	13	62.94	58.69	70	56.39	58.83	35	59.22	61.82	43	55.58	60.64	28
Personnel expense.....	21.33	33.94	8	26.46	33.28	18	23.29	32.93	10	25.06	32.36	16	24.04	32.39	12
Net occupancy expense.....	7.96	6.43	72	9.51	6.42	87	8.81	6.23	83	8.21	6.58	74	7.35	6.52	65
Other operating expenses.....	18.39	19.35	46	26.97	18.45	87	24.29	19.18	84	25.95	22.28	78	24.18	21.20	76
Total non-interest income	15.36	26.24	27	14.62	28.42	20	14.83	27.67	20	14.14	28.83	20	13.14	29.23	12
Fiduciary activities income	0	2.31	27	0.02	2.15	25	0.02	2.20	27	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	4.07	3.51	57	3.88	3.21	63	3.95	3.27	60	3.35	3.27	51	3.48	3.88	41
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0	2.33	7	0	2.51	7	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	2.32	0.38	91	2.48	0.38	92	1.35	0.36	84	1.29	0.41	82	1.51	0.47	84
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.72	1.49	64	0.68	0.99	63	0.63	0.60	71	0.48	0.01	81	0.65	0.28	79
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.06	1.74	64	1.97	3.74	44	2.69	3.30	51	2.55	3.92	53	0.75	1.86	35
Other non-interest income.....	6.19	8.92	42	5.60	8.65	37	6.19	9.27	32	6.46	9.65	37	6.75	10.04	32
Overhead less non-interest income	32.32	33.42	41	48.32	29.66	93	41.55	30.52	82	45.08	31.93	82	42.44	31.06	86
Applicable income taxes / Pretax net operating income (tax equivalent).....	32.39	20.83	99	29.91	21.04	97	32.51	21.18	99	10.23	18.63	10	27.73	20.56	91
Applicable income tax + TE / Pretax net operating income + TE	37.81	22.92	99	34.74	22.74	97	37.76	22.67	99	25.54	21.18	83	35.54	23.23	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	6,199,535	6,833,419	6,264,201	7,028,920	5,272,076	-9.28	2.41
Commercial and industrial loans	1,468,913	1,675,257	1,457,026	1,639,730	1,127,508	-12.32	131.96
Loans to individuals	2,361,816	2,148,039	2,304,561	2,121,073	1,846,040	9.95	63.33
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	3,392	3,723	3,477	3,793	0	-8.89	
Other loans and leases	1,091,954	1,033,011	1,066,548	1,028,997	786,816	5.71	50.22
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	11,125,610	11,693,449	11,095,813	11,822,513	9,032,440	-4.86	25.58
Less: Allowance for loan and lease losses	245,447	354,456	269,030	380,822	145,897	-30.75	26.07
Net loans and leases	10,880,163	11,338,993	10,826,783	11,441,691	8,886,543	-4.05	25.56
Debt securities that reprice or mature in over 1 year	6,396,785	5,346,320	6,419,468	4,547,761	1,937,637	19.65	243.18
Mutual funds and equity securities	5,202	5,445	5,378	1,474	1,428	-4.46	1165.69
Subtotal	17,282,150	16,690,758	17,251,629	15,990,926	10,825,608	3.54	64.13
Interest-bearing bank balances	1,602,599	1,403,772	2,461,990	1,382,160	571,459	14.16	350.25
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	205,934	250,150	212,426	288,746	324,563	-17.68	94.04
Trading assets	0	0	0	0	0		
Total earning assets	19,090,683	18,344,680	19,926,045	17,661,832	11,721,630	4.07	73.41
Non-interest-bearing cash and due from depository institutions	93,650	114,392	81,068	111,673	72,640	-18.13	37.34
Premises, fixed assets, and leases	216,154	234,393	218,046	240,601	199,382	-7.78	60.23
Other real estate owned	42,894	79,207	40,848	83,060	101,626	-45.85	-68.87
Investment in unconsolidated subsidiaries	5,512	5,512	5,512	5,512	5,524	0.00	-15.07
Intangible and other assets	492,468	644,419	522,327	699,238	510,464	-23.58	-7.79
Total assets	19,929,037	19,413,734	20,785,275	18,793,071	12,611,266	2.65	67.61
Quarterly average assets	20,422,263	19,049,714	20,900,408	18,689,365	12,571,975	7.21	71.54
Average loans and leases (YTD)	11,106,635	11,767,966	11,415,207	10,062,761	8,981,474	-5.62	25.41
Memoranda							
Loans held-for-sale	27,905	56,070	35,155	50,289	39,477	-50.23	-39.21
Loans not held-for-sale	11,097,705	11,637,379	11,060,658	11,772,224	8,992,963	-4.64	25.91
Real estate loans secured by 1–4 family	2,916,947	3,420,492	3,006,303	3,552,517	2,956,716	-14.72	-10.02
Commercial real estate loans	3,147,355	3,277,571	3,120,297	3,336,646	2,165,399	-3.97	21.02
Construction and land development	122,642	195,323	149,435	217,466	115,236	-37.21	-7.82
Multifamily	138,058	112,429	132,881	102,763	61,767	22.80	61.09
Nonfarm nonresidential	2,886,655	2,969,819	2,837,981	3,016,417	1,988,396	-2.80	21.18
Real estate loans secured by farmland	3,596	0	3,649	0	0		
Total investment securities	6,607,921	5,601,915	6,637,272	4,837,981	2,263,628	17.96	232.39
U.S. Treasury securities	142,749	7,466	148,486	7,507	7,479	1811.99	1803.07
US agency securities (excluding mortgage-backed securities)	2,454,201	1,391,825	2,256,984	1,180,167	324,720	76.33	392.98
Municipal securities	178,059	189,680	178,133	189,488	143,023	-6.13	0.16
Mortgage-backed securities	3,826,710	4,006,849	4,047,291	3,458,695	1,786,478	-4.50	193.36
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	650	1,000	650	500	53.85	900.00
Mutual funds and equity securities	5,202	5,445	5,378	1,474	1,428	-4.46	1165.69
Available-for-sale securities	6,424,660	5,406,790	6,453,761	4,647,019	2,123,525	18.83	250.69
U.S. Treasury securities	142,749	7,466	148,486	7,507	7,479	1811.99	1803.07
US agency securities (excluding mortgage-backed securities)	2,454,201	1,391,825	2,256,984	1,180,167	324,720	76.33	392.98
Municipal securities	0	0	0	0	4,348		-100.00
Mortgage-backed securities	3,826,710	4,006,849	4,047,291	3,458,695	1,786,478	-4.50	193.36
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	650	1,000	650	500	53.85	900.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-9,245	-11,366	-11,294	-15,682	-28,302		
Available-for-sale securities appreciation (depreciation)	-412,182	-36,633	-80,744	62,168	14,517		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,981,475	2,449,859	3,536,106	2,244,355	992,032	21.70	244.81

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,276,330	4,964,712	6,958,453	4,481,501	2,304,195	26.42	310.39
NOW, ATS and transaction accounts	4,790,999	4,523,741	4,361,494	4,231,763	1,804,400	5.91	279.24
Time deposits less brokered deposits < \$250K	1,309,832	1,412,527	1,144,109	1,532,588	1,695,823	-7.27	-12.48
MMDA and other savings accounts	3,719,361	3,518,790	3,777,946	3,430,796	1,965,766	5.70	66.33
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,096,522	14,419,770	16,242,002	13,676,648	7,770,184	11.63	146.68
Time deposits of \$250K or more	938,066	977,034	990,208	1,000,644	797,936	-3.99	95.99
Foreign deposits	215,032	203,225	204,739	198,396	222,889	5.81	8.42
Federal funds purchased and repos	200,000	300,000	300,000	300,000	100,000	-33.33	-33.33
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	209,487	257,194	207,221	250,686	130,000	-18.55	-25.78
Other borrowings w/remaining maturity over 1 year	0	200,000	0	200,000	440,000	-100.00	-100.00
Brokered deposits < \$250K	85,783	410,407	347,945	441,695	557,420	-79.10	-94.82
Noncore funding	1,648,368	2,347,860	2,050,113	2,391,421	2,248,245	-29.79	-48.73
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	183,762	183,762	183,762	183,762	184,150	0.00	-15.00
Other liabilities	219,283	241,917	207,631	266,061	180,614	-9.36	97.62
Total liabilities	18,147,935	17,193,309	18,683,508	16,517,892	10,383,193	5.55	80.26
Equity Capital							
Perpetual preferred stock (including surplus)	0	36,104	0	36,104	36,104	-100.00	-100.00
Common stock	22,366	22,363	22,366	22,303	22,210	0.01	1.77
Common surplus	687,070	945,476	738,288	946,476	941,652	-27.33	-26.36
Retained earnings	1,489,995	1,260,456	1,427,295	1,215,321	1,221,817	18.21	74.11
Accumulated other comprehensive income	-415,833	-43,474	-83,999	55,455	6,764		
Other equity capital components	-2,496	-500	-2,183	-480	-474		
Total holding company equity capital	1,781,102	2,220,425	2,101,767	2,275,179	2,228,073	-19.79	-2.30
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,781,102	2,220,425	2,101,767	2,275,179	2,228,073	-19.79	-2.30
Total liabilities and capital	19,929,037	19,413,734	20,785,275	18,793,071	12,611,266	2.65	67.61
Memoranda							
Non-interest-bearing deposits	6,344,385	5,026,468	7,027,513	4,546,123	2,367,856	26.22	301.27
Interest-bearing deposits	10,991,018	10,983,968	10,757,381	10,771,260	6,980,573	0.06	51.04
Total deposits	17,335,403	16,010,436	17,784,894	15,317,383	9,348,429	8.28	95.70
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,101,767	2,275,179	2,275,179	2,228,073	2,044,704		
Accounting restatements	0	0	0	-62,322	0		
Net income	82,600	61,150	281,025	102,273	167,377		
Net sale of new perpetual preferred stock	0	0	-36,104	0	0		
Net sale of new common stock	1,182	1,415	5,460	5,117	3,949		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	52,713	2,375	216,522	206	1,959		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	19,900	16,015	67,817	46,447	33,177		
Change in other comprehensive income	-331,834	-98,929	-139,454	48,691	47,179		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,781,102	2,220,425	2,101,767	2,275,179	2,228,073		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	31.11	37.11	33	35.20	36.10	42	30.14	36.25	33	37.40	36.22	44	41.80	37.78	47
Commercial and industrial loans	7.37	10.78	31	8.63	13.88	20	7.01	10.76	29	8.73	13.52	24	8.94	12.02	35
Loans to individuals	11.85	3.61	88	11.06	3.42	88	11.09	3.36	87	11.29	3.40	88	14.64	4.20	91
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.17	42	0.02	0.19	41	0.02	0.18	38	0.02	0.19	42	0	0.24	11
Other loans and leases.....	5.48	4.19	68	5.32	4.29	63	5.13	4.47	63	5.48	4.63	64	6.24	5.01	64
Net loans and leases.....	54.59	59.31	34	58.41	60.99	38	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61
Debt securities over 1 year.....	32.10	19.47	87	27.54	16.70	88	30.88	19.46	85	24.20	15.55	86	15.36	14.60	56
Mutual funds and equity securities	0.03	0.06	49	0.03	0.06	52	0.03	0.06	50	0.01	0.05	39	0.01	0.06	46
Subtotal	86.72	80.04	74	85.97	78.43	80	83	79.22	60	85.09	78.16	72	85.84	79.65	68
Interest-bearing bank balances	8.04	7.18	59	7.23	9.08	39	11.84	8.50	74	7.35	7.51	52	4.53	3.06	71
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.03	1.65	46	1.29	1.59	52	1.02	1.56	50	1.54	1.68	58	2.57	1.91	72
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	95.79	91.28	94	94.49	91.48	85	95.87	91.77	93	93.98	91.05	82	92.95	89.53	83
Non-interest cash and due from depository institutions.....	0.47	0.96	11	0.59	1	20	0.39	0.82	15	0.59	1.07	14	0.58	1.14	15
Other real estate owned.....	0.22	0.01	98	0.41	0.02	98	0.20	0.01	98	0.44	0.02	99	0.81	0.03	99
All other assets.....	3.80	7.70	8	4.96	7.44	21	3.79	7.35	8	5.47	7.82	23	6.48	9.27	21
Memoranda															
Short-term investments	9.07	10.28	54	8.52	11.92	38	12.87	11.47	63	8.89	11.17	47	7.10	7.63	65
U.S. Treasury securities.....	0.72	1.80	47	0.04	0.98	41	0.71	1.47	57	0.04	0.84	44	0.06	1.03	39
US agency securities (excluding mortgage-backed securities)	12.31	0.79	99	7.17	0.73	97	10.86	0.82	98	6.28	0.63	96	2.57	0.54	91
Municipal securities	0.89	1.72	52	0.98	1.77	52	0.86	1.73	51	1.01	1.69	54	1.13	1.34	59
Mortgage-backed securities	19.20	14.04	75	20.64	12.38	87	19.47	14.14	75	18.40	11.75	82	14.17	11.44	67
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.01	0.55	24	0	0.46	22	0	0.53	25	0	0.42	25	0	0.39	25
Loans held-for-sale.....	0.14	0.40	52	0.29	0.46	53	0.17	0.55	48	0.27	0.52	44	0.31	0.39	57
Loans held for investment	55.69	59.15	37	59.94	61.15	39	53.21	58.06	32	62.64	61.72	43	71.31	63.50	66
Real estate loans secured by 1–4 family	14.64	11.67	69	17.62	11.69	77	14.46	11.46	68	18.90	11.91	81	23.45	13.29	87
Revolving	0.05	1.40	12	0.05	1.51	12	0.06	1.42	12	0.06	1.66	14	0.12	2.07	18
Closed-end, secured by first liens	14.52	9.94	77	17.48	9.76	85	14.34	9.67	74	18.75	9.81	88	23.17	10.69	91
Closed-end, secured by junior liens	0.06	0.17	38	0.09	0.21	38	0.07	0.17	37	0.10	0.22	39	0.16	0.28	45
Commercial real estate loans	15.79	23.42	31	16.88	22.27	34	15.01	22.69	29	17.75	22.22	36	17.17	22.23	38
Construction and land development	0.62	3.49	18	1.01	3.32	21	0.72	3.34	20	1.16	3.40	25	0.91	3.44	23
Multifamily.....	0.69	3.52	16	0.58	3.21	14	0.64	3.57	16	0.55	3.12	15	0.49	3.01	15
Nonfarm nonresidential	14.48	15.11	48	15.30	14.77	50	13.65	14.57	45	16.05	14.72	51	15.77	14.69	54
Real estate loans secured by farmland.....	0.02	0.33	36	0	0.33	8	0.02	0.30	38	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	55.72	61.87	32	58.44	57.91	43	56.46	61.05	35	59.45	57.15	45	58.37	57.46	44
Real estate loans secured by 1–4 family.....	26.22	20.07	71	29.25	19.43	81	27.09	19.86	73	30.05	19.43	84	32.73	20.75	84
Revolving	0.09	2.35	12	0.09	2.45	11	0.10	2.43	12	0.09	2.64	13	0.17	3.15	16
Closed-end.....	26.13	17.49	80	29.16	16.76	85	26.99	17.24	80	29.96	16.59	86	32.57	17.39	89
Commercial real estate loans	28.29	38.39	33	28.03	35.36	32	28.12	37.86	33	28.22	34.63	33	23.97	33.52	34
Construction and land development.....	1.10	5.82	16	1.67	5.29	17	1.35	5.65	16	1.84	5.26	20	1.28	5.09	18
1–4 family.....	0.15	1.29	28	0.18	1.05	26	0.14	1.18	26	0.18	0.93	28	0.10	0.94	25
Other.....	0.95	4.49	17	1.49	4.21	18	1.21	4.40	17	1.66	4.19	21	1.18	4.02	19
Multifamily.....	1.24	5.66	14	0.96	5.08	11	1.20	5.78	14	0.87	4.96	11	0.68	4.69	10
Nonfarm nonresidential	25.95	25	50	25.40	23.47	52	25.58	24.56	49	25.51	22.93	52	22.01	22.15	49
Owner-occupied.....	8.33	8.44	52	8.53	7.93	55	8.47	8.29	53	8.70	7.68	57	7.96	7.72	55
Other.....	17.62	16.32	54	16.87	15.25	56	17.10	15.94	56	16.81	14.95	58	14.05	14.34	50
Real estate loans secured by farmland.....	0.03	0.59	37	0	0.56	8	0.03	0.54	41	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.20	18.81	33	14.33	23.16	20	13.13	18.86	32	13.87	22.17	18	12.48	19.53	26
Loans to individuals	21.23	6.52	88	18.37	6.02	85	20.77	6.24	88	17.94	6.13	85	20.44	7.13	85
Credit card loans	2.59	0.51	89	2.62	0.50	90	2.62	0.53	89	2.71	0.65	89	3.24	0.81	88
Agricultural loans.....	0.03	0.31	42	0.03	0.33	38	0.03	0.34	39	0.03	0.32	41	0	0.37	11
Other loans and leases.....	9.81	8.03	68	8.83	8.05	64	9.61	8.75	65	8.70	9.09	62	8.71	9.85	58
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	269.45	395.39	26	282.40	382.51	31	270.52	391.81	27	295.70	381.27	34	246.37	391.26	27
Real estate loans secured by 1–4 family.....	126.78	125.02	53	141.36	124.29	61	129.83	126.06	56	149.45	125.03	60	138.17	138.18	51
Revolving	0.42	14.84	11	0.42	16.14	11	0.49	15.44	11	0.46	17.42	12	0.71	21.26	14
Closed-end.....	126.36	108.83	67	140.94	106.79	70	129.33	108.85	68	149	106.14	74	137.46	115.20	63
Commercial real estate loans	136.79	249.33	25	135.45	237.40	26	134.75	245.88	26	140.37	234.65	28	101.19	229.44	25
Construction and land development.....	5.33	36.95	16	8.07	35.26	18	6.45	35.95	17	9.15	35.62	20	5.39	34.95	18
1–4 family.....	0.74	8.02	26	0.86	6.84	26	0.67	7.42	24	0.89	6.34	27	0.41	6.61	22
Other.....	4.59	28.49	14	7.21	28.01	18	5.78	28.11	18	8.25	28.16	21	4.97	27.32	18
Multifamily.....	6	37.99	14	4.65	34.02	9	5.74	38.66	13	4.32	32.74	9	2.89	31.04	11
Nonfarm nonresidential	125.46	160.85	35	122.73	157.71	36	122.56	158.05	35	126.90	155.06	38	92.92	152.10	35
Owner-occupied.....	40.27	53.96	35	41.23	52.99	41	40.60	52.99	39	43.29	52.37	44	33.61	53.07	35
Other.....	85.19	105.37	37	81.51	102.29	35	81.96	102.54	36	83.61	100.54	37	59.31	97.41	33
Real estate loans secured by farmland.....	0.16	3.46	33	0	3.50	8	0.16	3.22	34	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	63.84	113.45	25	69.23	145.22	14	62.92	114.45	23	68.98	139.91	16	52.69	122.02	17
Loans to individuals	102.65	36.67	85	88.77	35.91	84	99.52	34.55	85	89.23	37.47	82	86.27	43.51	76
Credit card loans	12.53	2.64	90	12.66	2.59	90	12.53	2.77	90	13.45	3.30	89	13.66	4.34	86
Agricultural loans.....	0.15	1.66	40	0.15	1.94	38	0.15	1.86	39	0.16	1.88	38	0	2.18	11
Other loans and leases.....	47.46	47.86	59	42.69	47.52	59	46.06	51.06	57	43.29	49.54	58	36.77	52.44	48
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.96	30.57	28	19.50	27.81	27	19.65	30.07	27	19.52	27.32	28	16.06	26.45	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	96.52	198.65	21	94.22	185.94	21	94.15	195.33	20	97.08	183.76	25	67.78	178.57	20
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	136.79	256.17	23	135.45	243.39	25	134.75	252.85	24	140.37	240.85	27	101.39	236.10	21

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.07	10.28	54	8.52	11.92	38	12.87	11.47	63	8.89	11.17	47	7.10	7.63	65
Liquid assets	40.70	28.10	82	35.61	27.16	79	43.23	29.03	84	32.61	26.22	72	21.80	22.44	59
Investment securities	33.16	21.67	83	28.86	18.78	87	31.93	21.63	81	25.74	17.85	81	17.95	16.99	57
Net loans and leases	54.59	59.31	34	58.41	60.99	38	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61
Net loans, leases and standby letters of credit	54.62	60.12	32	58.43	61.79	34	52.11	59.49	26	60.91	62.48	38	70.50	64.84	57
Core deposits	80.77	76.85	53	74.28	73.69	38	78.14	75.71	44	72.77	70.67	44	61.61	63.09	34
Noncore funding	8.27	9.46	59	12.09	11.95	66	9.86	10.30	64	12.73	14.13	58	17.83	19.36	60
Time deposits of \$250K or more	4.71	1.46	94	5.03	1.96	93	4.76	1.58	93	5.32	2.11	92	6.33	2.94	89
Foreign deposits	1.08	0.32	88	1.05	0.34	86	0.99	0.34	86	1.06	0.36	86	1.77	0.43	86
Federal funds purchased and repos	1	1.11	64	1.55	1.22	71	1.44	1.23	70	1.60	1.47	68	0.79	1.94	47
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1	0.44	74	1.55	0.60	79	1.44	0.54	79	1.60	0.54	79	0.79	0.48	60
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.05	1.03	64	1.32	1.11	64	1	1	63	1.33	1.24	63	1.03	3.01	31
Earning assets that reprice within 1 year	23.21	36.68	17	23.20	38.67	15	25.99	37.37	21	27.71	39.38	21	29.48	39.29	22
Interest-bearing liabilities that reprice within 1 year	8.46	6.16	77	9.65	7.73	75	8.42	6.39	77	10.46	8.20	75	14.04	10.19	80
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	14.75	29.01	17	13.54	29.49	17	17.58	29.65	21	17.25	29.11	24	15.43	26.63	19
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.92	-1.97	54	4.14	-0.51	68	-3.61	-2.33	46	4.48	3.20	58	12.37	14.45	46
Net short-term noncore funding dependence	-3.51	-6.65	56	-0.30	-6.88	73	-6.34	-7.71	50	-0.39	-4.76	65	2.44	3.38	38
Short-term investment / Short-term noncore funding	150.74	265.83	37	103.13	246.74	26	169.47	273.46	36	103.92	184.19	34	77.04	77.77	62
Liquid assets - short-term noncore funding / Nonliquid assets	58.47	35.38	80	42.47	30.67	70	62.78	36.68	80	35.70	28.18	68	16.08	16.97	53
Net loans and leases / Total deposits	62.76	73.06	27	70.82	76.22	35	60.88	72.79	22	74.70	79.43	33	95.06	90.31	62
Net loans and leases / Core deposits	67.59	78.05	30	78.64	83.77	44	66.66	78.25	32	83.66	88.34	46	114.37	103.93	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.44	-3.53	69	-0.53	0.62	12	-0.53	0.12	20	-0.75	1.57	2	-1.42	0.72	2
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.59	-8.82	9	-1.70	1.31	7	-3.82	-0.25	2	2.98	4.31	36	0.73	1.36	38
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	2.69	20.27	28	3.39	12.84	49	2.68	14.28	41	3.92	11.38	53	6.13	12.67	52
Available-for-sale securities	97.23	77.97	74	96.52	85.49	55	97.24	83.77	61	96.05	87.23	50	93.81	85.40	50
U.S. Treasury securities	2.16	8.39	39	0.13	5.10	38	2.24	6.70	47	0.16	4.72	40	0.33	6.15	39
US agency securities (excluding mortgage-backed securities)	37.14	3.73	99	24.85	4.35	96	34	4.12	97	24.39	4.01	95	14.35	3.49	88
Municipal securities	2.69	7.89	43	3.39	9.71	42	2.68	8.22	44	3.92	9.83	44	6.32	7.75	55
Mortgage-backed securities	57.91	65.55	35	71.53	66.67	54	60.98	66.54	38	71.49	66.64	55	78.92	67.43	64
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.02	3.16	22	0.01	3.05	21	0.02	3.08	24	0.01	3.01	25	0.02	2.94	24
Mutual funds and equity securities	0.08	0.30	41	0.10	0.36	48	0.08	0.29	45	0.03	0.35	36	0.06	0.40	40
Debt securities 1 year or less	3.12	8.63	29	4.47	9.29	35	3.20	7.78	32	5.97	10.55	37	14.34	11.86	68
Debt securities 1 to 5 years	36.70	18.50	85	14.35	16.09	50	31.02	18.25	78	15.46	17.03	51	7.76	17.94	36
Debt securities over 5 years	60.11	70.45	26	81.08	72.48	57	65.70	71.11	32	78.54	69.86	58	77.84	66.02	57
Pledged securities	45.12	29.79	74	43.73	33.48	67	53.28	32.26	81	46.39	35.67	67	43.82	30.57	68
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	9.35	-1.29	64	23.17	156.41	20	60.06	27.98	70	86.48	183.32	38	15.26	26.69	51
Investment securities	17.96	28.40	40	170.34	31.91	97	37.19	31.36	64	113.73	23.62	96	8.42	11.75	56
Core deposits	11.63	14.47	54	83.30	29.18	94	18.76	16.94	66	76.01	26.88	94	4.75	11.23	32
Noncore funding	-29.79	-10.65	23	-10.40	-25.09	69	-14.27	-14.79	50	6.37	-12.18	71	-8.87	6.59	25

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,104,000	2,060,708	1,441,560
Commit: Secured commercial real estate loans	256,760	152,746	268,920	187,650	256,510
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	1,149,612	1,142,447	688,110
Securities underwriting	0	0	0	0	0
Standby letters of credit	5,110	4,929	4,342	4,964	4,452
Commercial and similar letters of credit	146,283	110,583	151,140	135,987	82,281
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	24,800	62,188	39,668	61,998	41,418
Written options contracts (interest rate)	20,212	39,778	26,597	34,431	32,466
Purchased options contracts (interest rate)	14,500	14,500	14,500	14,500	21,010
Interest rate swaps	11,765	15,047	12,588	15,864	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					10.12	22.78	9	10.97	22.01	10	11.43	23.52	11		
Standby letters of credit	0.03	0.64	5	0.03	0.67	4	0.02	0.65	5	0.03	0.71	5	0.04	0.84	7
Commercial and similar letters of credit	0.73	0.02	97	0.57	0.02	98	0.73	0.02	97	0.72	0.02	98	0.65	0.02	99
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.36	45.51	5	0.68	42.67	5	0.45	46.30	5	0.67	48.62	3	0.75	68.47	6
Interest rate contracts	0.36	33.09	6	0.68	30.32	5	0.45	32.46	5	0.67	34.36	3	0.75	47.31	7
Interest rate futures and forward contracts	0.12	4.02	47	0.32	4.59	47	0.19	3.25	47	0.33	6.21	38	0.33	10.67	43
Written options contracts (interest rate)	0.10	1.59	34	0.20	2	30	0.13	1.41	30	0.18	2.18	27	0.26	2.47	38
Purchased options contracts (interest rate)	0.07	1.35	51	0.07	1.45	50	0.07	1.31	51	0.08	1.46	47	0.17	2.65	55
Interest rate swaps	0.06	19.54	11	0.08	20.33	8	0.06	20.49	9	0.08	20.83	6	0	28.86	3
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					18.43	44.98	11	20.48	42.82	18	16.05	45.53	10		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	71,277	131,513	93,353	126,793	94,894
Interest rate contracts	71,277	131,513	93,353	126,793	94,894
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	24,800	62,188	39,668	61,998	41,418
Written options	20,212	39,778	26,597	34,431	32,466
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	20,212	39,778	26,597	34,431	32,466
Purchased options	14,500	14,500	14,500	14,500	21,010
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	14,500	14,500	14,500	14,500	21,010
Swaps	11,765	15,047	12,588	15,864	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	71,277	131,513	93,353	126,793	94,894
Interest rate contracts	71,277	131,513	93,353	126,793	94,894
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	51,065	91,735	63,756	92,362	62,428
One year or less	27,050	62,188	42,668	61,998	47,928
Over 1 year to 5 years	14,500	19,750	14,500	20,500	14,500
Over 5 years	9,515	9,797	6,588	9,864	0
Gross negative fair value (absolute value)	822	1,356	1,178	1,920	149
Gross positive fair value.....	1,170	2,269	1,505	2,482	372
Held for trading.....	0	0	0	0	0
Non-traded.....	1,170	2,269	1,505	2,482	372
Current credit exposure on risk-based capital derivative contracts	1,062	1,545	1,127	1,745	31
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	34.79	10.22	86	47.29	12.82	89	42.49	11.16	89	48.90	14.05	89	43.65	13.49	86
Written options	28.36	6.03	91	30.25	8.11	88	28.49	6.28	92	27.16	8.18	85	34.21	5.91	94
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	28.36	5.74	91	30.25	7.80	88	28.49	5.96	92	27.16	7.73	85	34.21	5.10	94
Purchased options	20.34	3.59	93	11.03	3.58	82	15.53	3.27	92	11.44	3.42	82	22.14	4.42	91
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	20.34	3.11	94	11.03	3.15	84	15.53	2.87	92	11.44	2.86	85	22.14	3.35	93
Swaps	16.51	74.58	12	11.44	69.64	9	13.48	74.26	11	12.51	68.76	11	0	69.75	2
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	71.64	92.63	14	69.75	90.92	14	68.30	92.53	11	72.84	91.48	17	65.79	93.86	10
One year or less	37.95	27.97	68	47.29	26.80	75	45.71	27.56	75	48.90	32.05	73	50.51	32.17	70
Over 1 year to 5 years	20.34	26.35	40	15.02	28.69	32	15.53	27.01	31	16.17	27.06	35	15.28	30.45	34
Over 5 years	13.35	29.53	31	7.45	30.03	20	7.06	29.89	23	7.78	29.56	21	0	28.09	5
Gross negative fair value (absolute value)	1.15	1.21	51	1.03	1.21	49	1.26	0.98	67	1.51	1.55	58	0.16	0.83	14
Gross positive fair value	1.64	1.52	62	1.73	1.70	50	1.61	1.34	67	1.96	2.23	47	0.39	1.19	15
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	10	0	0.05	10	0	0.04	13	0	0.07	8	0	0.06	6
Gross positive fair value (X)	0	0.06	8	0	0.07	8	0	0.05	9	0	0.09	6	0	0.07	5
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	18	0	0.01	21	0	0.01	23	0	0.02	21	0	0.01	19
Current credit exposure (X)	0	0.04	17	0	0.05	14	0	0.04	16	0	0.06	14	0	0.05	10
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.47	17	0.01	0.61	16	0.01	0.46	17	0.01	0.85	16	0	0.73	10

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	269,030	380,822	380,822	145,897	187,071
Gross losses	12,715	15,648	75,645	60,602	98,576
Write-downs, transfers to loans held-for-sale	0	696	0	0	0
Recoveries	6,121	3,725	25,573	16,898	17,177
Net losses	6,594	11,923	50,072	43,704	81,399
Provision for loan and lease losses	-16,989	-14,443	-61,720	168,719	40,225
Adjustments	0	0	0	109,910	0
Ending balance	245,447	354,456	269,030	380,822	145,897
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.33	0.04	0	-0.30	-0.11	19	-0.30	-0.09	12	1.11	0.51	91	0.32	0.15
Provision for loan and lease losses / Average loans and leases	-0.61	0.06	1	-0.49	-0.20	20	-0.54	-0.16	9	1.68	0.82	90	0.45	0.24
Provision for loan and lease losses / Net loan and lease losses	-257.64	49.50	19	-121.14	-168.35	37	-123.26	-105.48	42	386.05	487.86	56	49.42	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	2.21	1.20	91	3.05	1.49	94	2.43	1.23	93	3.23	1.58	93	1.62	0.83
Allowance for loan and lease losses / Total loans and leases	2.21	1.17	92	3.03	1.47	94	2.42	1.20	93	3.22	1.55	93	1.62	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	9.31	38.27	37	7.43	18.09	37	5.37	21.39	16	8.71	11.58	57	1.79	8.03
Allowance for loan and lease losses / Nonaccrual assets	223.63	355.27	39	180.27	291.29	29	236.89	364.13	40	190.39	299.17	34	72.43	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	108.69	284.19	18	99.15	246.27	14	118.95	287.08	19	109.77	244.34	16	43.30	151.73
Gross loan and lease losses / Average loans and leases	0.46	0.17	88	0.53	0.24	86	0.66	0.19	93	0.60	0.34	80	1.10	0.28
Recoveries / Average loans and leases	0.22	0.07	92	0.13	0.08	74	0.22	0.08	93	0.17	0.07	91	0.19	0.08
Net losses / Average loans and leases	0.24	0.09	85	0.41	0.16	88	0.44	0.11	94	0.43	0.27	78	0.91	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0.01	0	93	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	8.09	10.98	41	6.15	7.39	48	42.20	34.67	70	17.14	33.98	17	14.48	36.22
Earnings coverage of net loan and lease losses (X)	16.47	38.54	46	6.27	25.70	23	7.31	39.72	20	6.52	22.91	31	3.43	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	79	0.17	0.03	87	0.47	0.02	98	0.16	0.04	90	0.67	0.01
Real estate loans secured by 1–4 family	0.01	-0.02	90	0.26	-0.01	97	0.94	-0.02	99	0.28	0.01	96	0.73	0.01
Revolving	-41.26	-0.08	1	7.64	-0.03	99	0.58	-0.07	97	5.91	0.01	99	9.34	0.02
Closed-end	0.15	-0.02	96	0.24	-0.01	96	0.95	-0.01	99	0.27	0	96	0.68	0
Commercial real estate loans	-0.01	0	24	0.08	0.05	77	0.02	0.04	59	0.03	0.07	49	0.64	0.01
Construction and land development	-0.03	-0.02	23	0.02	0	82	-0.05	0	14	-0.05	0	13	-0.24	-0.01
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0.01	0
Other	-0.03	-0.01	19	0.02	0	86	-0.05	0	12	-0.05	0	11	-0.24	-0.01
Multifamily	0	0	57	0.02	0	92	-0.05	0.01	2	0.02	0	92	0.07	0
Nonfarm nonresidential	-0.01	0.01	19	0.09	0.07	76	0.03	0.05	55	0.04	0.11	45	0.70	0.02
Owner-occupied	-0.01	0	12	-0.01	0.01	10	-0.02	0.01	5	-0.01	0.02	2	-0.03	0.01
Other	0	0	25	0.10	0.06	79	0.05	0.04	71	0.04	0.08	60	0.74	0.01
Real estate loans secured by farmland	0	0	57	0	0	0	0	0	54	0	0.02	0	0.01	
Commercial and industrial loans	0.07	0.11	55	0.15	0.20	54	-0.29	0.17	1	0.02	0.47	10	0.35	0.37
Loans to individuals	1.02	0.70	72	1.46	1.06	69	1.07	0.71	75	1.41	1.13	71	2.12	1.17
Credit card loans	2.59	1.88	70	2.16	2.41	39	3.35	1.84	86	2.81	2.92	44	3.46	3.11
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0.08	
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other loans and leases	0.10	0.16	65	0.18	0.09	79	0.06	0.10	64	0.21	0.15	72	0.36	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		100,399		143,557		90,332		148,792		162,667					
90+ days past due loans and leases		118,798		160,884		115,449		146,889		135,490					
Nonaccrual loans and leases		107,030		196,621		110,717		200,024		201,427					
Total past due and nonaccrual loans and leases		326,227		501,062		316,498		495,705		499,584					
Restructured 30–89 days past due		11,311		12,851		12,517		21,524		31,068					
Restructured 90+ days past due		24,050		27,116		23,062		30,099		24,849					
Restructured nonaccrual		50,740		86,398		51,344		85,870		89,742					
Total restructured loans and leases		86,101		126,365		86,923		137,493		145,659					
30–89 days past due loans held for sale		0		109		0		674		0					
90+ days past due loans held for sale		1,675		1,288		769		1,794		448					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		1,675		1,397		769		2,468		448					
Restructured loans and leases in compliance		374,189		393,682		385,365		400,449		402,444					
Other real estate owned		42,894		79,207		40,848		83,060		101,626					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		2,727		0		2,850		0		0					
Total other assets past due and nonaccrual		2,727		0		2,850		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.90	0.32	92	1.23	0.33	94	0.81	0.32	89	1.26	0.39	93	1.80	0.43	95
90+ days past due loans and leases	1.07	0.10	95	1.38	0.11	94	1.04	0.10	95	1.24	0.12	95	1.50	0.15	96
Nonaccrual loans and leases	0.96	0.44	90	1.68	0.65	91	1	0.46	89	1.69	0.66	91	2.23	0.51	96
90+ days past due and nonaccrual loans and leases	2.03	0.59	94	3.06	0.82	94	2.04	0.62	94	2.93	0.85	94	3.73	0.71	96
30–89 days past due restructured	0.10	0.01	93	0.11	0.01	92	0.11	0.01	96	0.18	0.01	96	0.34	0.01	98
90+ days past due restructured	0.22	0	97	0.23	0	98	0.21	0	97	0.25	0.01	98	0.28	0.01	97
Nonaccrual restructured	0.46	0.10	95	0.74	0.13	97	0.46	0.10	94	0.73	0.13	97	0.99	0.14	98
30–89 days past due loans held for sale	0	0	39	0	0	85	0	0	40	0.01	0	85	0	0	38
90+ days past due loans held for sale	0.02	0	88	0.01	0	91	0.01	0	88	0.02	0	90	0	0	92
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.90	0.32	92	1.23	0.33	94	0.81	0.32	89	1.26	0.40	93	1.80	0.43	95
90+ days past due assets	1.07	0.10	95	1.38	0.11	94	1.04	0.10	95	1.24	0.12	95	1.50	0.15	96
Nonaccrual assets	0.99	0.45	90	1.68	0.66	91	1.02	0.47	89	1.69	0.67	91	2.23	0.53	96
30+ days past due and nonaccrual assets	2.96	0.94	93	4.28	1.18	96	2.88	0.97	93	4.19	1.29	95	5.53	1.19	97
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.15	0.35	94	1.84	0.50	94	1.10	0.36	94	1.85	0.52	94	2.67	0.44	98
90+ days past due and nonaccrual assets + other real estate owned	1.36	0.36	94	2.25	0.53	95	1.30	0.37	95	2.29	0.55	96	3.48	0.48	98
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	2.81	0.41	97	3.65	0.58	98	2.75	0.41	98	3.91	0.60	99	6.04	0.53	99
Allowance for loan and lease losses	227.94	62.77	95	200.16	69.27	94	212.80	62.64	94	193.04	66.66	94	521.88	115.41	97
Equity capital + allowance for loan and lease losses	27.61	3.67	97	27.55	5.03	98	24.15	3.60	98	27.68	4.97	98	32.07	4.28	99
Tier 1 capital + allowance for loan and lease losses	23.81	4.23	97	28.31	5.96	97	24.04	4.30	97	29.76	6.05	97	35.58	5.65	96
Loans and leases + other real estate owned	5.01	0.69	97	6.03	0.97	97	5.14	0.71	97	6.17	0.97	98	8.34	0.85	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.86	0.26	94	1.47	0.31	95	0.64	0.26	89	1.32	0.39	93	1.76	0.38	96
	90+ days past due		1.84	0.13	96	2.25	0.13	95	1.77	0.12	96	2.06	0.16	94	2.39	0.16	96
	Nonaccrual.....		1.54	0.51	93	2.71	0.76	94	1.59	0.52	92	2.67	0.76	95	3.45	0.46	96
Commercial and industrial	30–89 days past due		0.22	0.26	55	0.17	0.22	51	0.08	0.24	22	0.05	0.23	15	0.04	0.31	12
	90+ days past due		0.07	0.03	81	0.01	0.02	57	0.13	0.04	90	0.04	0.03	71	0.43	0.05	94
	Nonaccrual.....		0.13	0.53	17	0.17	0.69	15	0.10	0.57	13	0.18	0.75	15	0.83	0.83	58
Individuals	30–89 days past due		1.59	0.67	90	1.62	0.53	92	1.90	0.63	90	2.33	0.83	95	3.32	0.83	96
	90+ days past due		0.15	0.08	78	0.31	0.11	82	0.13	0.09	74	0.07	0.14	53	0.24	0.17	73
	Nonaccrual.....		0.38	0.16	84	0.37	0.22	74	0.37	0.17	83	0.39	0.28	73	0.51	0.17	88
Depository institution loans	30–89 days past due			0			0.01			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.01			0			0				0			0
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28		0.24	
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44		0	
	Nonaccrual.....		0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24		0.67	
Foreign governments	30–89 days past due			0			0.03			0.50				0			0.07
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.23			0.04			0.15				0.09			0.03
Other loans and leases	30–89 days past due		0.56	0.13	88	0.50	0.13	87	0.52	0.12	88	0.60	0.18	86	1	0.20	92
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.09	0.08	72	0.07	0.15	57	0.08	0.09	68	0.11	0.15	63	0.09	0.13	58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.96	0.44	88	1.09	0.47	88	0.98	0.46	87	1.51	0.65	88	2.53	0.67	94
	90+ days past due	2.91	0.25	93	4.10	0.28	94	3.16	0.24	93	3.93	0.33	93	4.12	0.31	93
	Nonaccrual	1.61	0.68	87	3.76	0.88	94	1.74	0.71	88	3.48	0.89	95	4.04	0.73	95
Revolving	30–89 days past due	0.41	0.27	72	2.54	0.31	98	2.11	0.28	97	2.18	0.48	94	1.80	0.45	95
	90+ days past due	2.05	0.03	98	6.58	0.03	99	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	9.19	1.02	96	12.54	1.31	98	9.18	1.18	93	13.11	1.13	98	7.37	1	96
Closed-end	30–89 days past due	0.96	0.46	87	1.08	0.48	87	0.98	0.49	83	1.51	0.65	87	2.53	0.70	94
	90+ days past due	2.91	0.28	92	4.09	0.31	93	3.18	0.26	93	3.94	0.38	92	4.14	0.35	93
Junior lien	Nonaccrual	1.58	0.66	87	3.74	0.85	94	1.71	0.67	89	3.46	0.87	95	4.02	0.70	95
	30–89 days past due	0	0.01	40	0.01	0.01	40	0	0.01	39	0.01	0.02	58	0.03	0.02	61
	90+ days past due	0.01	0	92	0.01	0	91	0.01	0	90	0.01	0	83	0.01	0	81
	Nonaccrual	0.06	0.03	78	0.07	0.05	72	0.06	0.03	77	0.07	0.04	72	0.09	0.04	78
Commercial real estate	30–89 days past due	0.66	0.16	95	1.59	0.22	99	0.15	0.15	65	0.69	0.26	88	0.16	0.18	53
	90+ days past due	0.86	0.01	98	0.42	0.02	96	0.50	0.01	98	0.14	0.02	92	0.20	0.03	94
	Nonaccrual	1.09	0.37	90	1.17	0.62	84	1.02	0.38	90	1.43	0.62	89	1.88	0.23	99
Construction and development	30–89 days past due	0.05	0.19	52	1.34	0.22	92	0.01	0.17	43	0.46	0.28	76	0	0.28	12
	90+ days past due	1.85	0	99	0.31	0.01	96	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	2	0.17	96	3.19	0.50	89	1.70	0.20	93	5.90	0.41	95	8.35	0.20	99
1–4 family	30–89 days past due	0	0.03	29	0.07	0.03	77	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0.82	0.02	98	0.51	0.02	96	0.67	0.01	98	0.46	0.03	95	0.87	0.02	98
	30–89 days past due	0.05	0.14	63	1.27	0.16	93	0.01	0.13	56	0.46	0.22	81	0	0.20	15
	90+ days past due	1.85	0	99	0.31	0	96	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	1.18	0.14	95	2.68	0.43	90	1.03	0.16	91	5.43	0.35	95	7.48	0.17	99
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	1.36	0.07	98	0	0.09	22	0.72	0.08	94
	90+ days past due	0.85	0	98	0.13	0	96	0.89	0	99	0.07	0	96	0.69	0	98
	Nonaccrual	0.60	0.12	86	0.66	0.13	88	0.45	0.17	82	0.55	0.11	92	0.86	0.05	98
Nonfarm non-residential	30–89 days past due	0.72	0.13	94	1.67	0.20	98	0.10	0.13	60	0.73	0.23	88	0.15	0.14	57
	90+ days past due	0.82	0.01	98	0.44	0.02	97	0.50	0.01	97	0.15	0.02	92	0.20	0.03	92
	Nonaccrual	1.07	0.45	87	1.06	0.78	70	1.02	0.45	86	1.13	0.80	69	1.54	0.28	98
Owner Occupied	30–89 days past due	0.33	0.04	98	0.46	0.06	97	0.09	0.04	79	0.38	0.07	96	0.07	0.07	57
	90+ days past due	0.22	0	97	0.36	0	98	0.21	0	98	0.09	0	97	0.13	0.01	95
	Nonaccrual	0.51	0.17	91	0.49	0.32	78	0.49	0.17	89	0.58	0.27	85	0.42	0.16	88
Other	30–89 days past due	0.40	0.08	90	1.21	0.12	98	0.01	0.08	42	0.35	0.14	82	0.08	0.07	68
	90+ days past due	0.60	0.01	98	0.08	0.01	90	0.29	0	97	0.06	0.01	88	0.06	0.01	87
	Nonaccrual	0.56	0.24	85	0.57	0.40	66	0.53	0.23	82	0.55	0.44	64	1.12	0.10	99
Farmland	30–89 days past due	0	0.17	31		0.13		0	0.10	31		0.11			0.23	
	90+ days past due	61.18	0	99		0.01		0	0	45		0			0.01	
	Nonaccrual	0	0.67	21		1.14		0	0.69	23		1.13			0.84	
Credit card	30–89 days past due	1.64	0.87	89	1.54	0.75	89	1.74	0.81	94	2.93	0.95	93	1.71	1.19	78
	90+ days past due	1.24	0.45	90	2.18	0.56	95	1.03	0.45	88	0.47	0.63	41	1.51	0.78	78
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	706,940	967,339	757,236	968,299	963,388											
Retained earnings	1,538,613	1,346,439	1,493,354	1,308,244	1,221,817											
Accumulated other comprehensive income (AOCI)	-415,833	-43,474	-83,999	55,455	6,764											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,829,720	2,270,304	2,166,591	2,331,998	2,191,969											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	141,583	198,580	137,960	223,498	227,318											
Accumulated other comprehensive income-related adjustments	-415,833	-43,474	-83,999	55,455	6,764											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	2,103,970	2,115,198	2,112,630	2,053,045	1,957,887											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	2,103,970	2,115,198	2,112,630	2,053,045	1,957,887											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	36,104	0	36,104	36,104											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	36,104	0	36,104	36,104											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	0	36,104	0	36,104	36,104											
Tier 1 Capital	2,103,970	2,151,302	2,112,630	2,089,149	1,993,991											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	178,250	178,250	178,250	178,250	178,626											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	146,710	150,271	143,073	149,283	113,720											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	324,960	328,521	321,323	327,533	292,346											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	324,960	328,521	321,323	327,533	292,346											
Exited advanced approach tier 2 capital																
Total capital	2,428,930	2,479,823	2,433,953	2,416,682	2,286,337											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	20,470,881	19,135,698	20,965,232	18,782,289	12,571,975											
Less: Deductions from common equity tier 1 capital	141,583	198,580	137,960	223,498	227,318											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	20,329,298	18,937,118	20,827,272	18,558,791	12,344,657											
Total risk-weighted assets	12,016,545	11,961,350	11,870,469	11,861,128	9,065,455											
Exited advanced approach total RWA																
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Common equity tier 1 capital, column A	17.51	12.18	91	17.68	12.54	93	17.80	12.37	93	17.31	12.35	91	21.60	12.11	96	
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A	17.51	12.88	91	17.99	13.31	91	17.80	13.11	93	17.61	13.08	90	22	12.78	96	
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A	20.21	14.72	94	20.73	15.37	94	20.50	14.91	95	20.37	15.23	91	25.22	14.36	96	
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage	10.35	9.06	80	11.36	9.15	91	10.14	8.98	77	11.26	9.13	92	16.15	9.76	97	
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)			0			0			0			0				0	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)			0			0			0			0				0	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			5,275			5,241			11,945			9,364			10,186	0.65	47.06
Other insurance activities income			5,275			5,241			11,945			9,364			10,186	0.65	47.06
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			0			0			0			0			0		
Analysis Ratios																	
03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	2.32	0.38	91	2.48	0.38	92	1.35	0.36	84	1.29	0.41	82	1.51	0.47	84		
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91				
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.22	3	0	11	2	0	12	2	0	11.03	3	0	11.51	3		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
Foreign Activities															
Total foreign loans and leases	140,778		146,409		142,785		151,197		158,999						
Real estate loans.....	131,637		135,358		133,951		139,756		149,960						
Commercial and industrial loans	6,238		7,429		5,859		7,532		3,798						
Loans to depository institutions and other banks acceptances	0		0		0		0		0						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	2,903		3,622		2,975		3,909		5,241						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	0		0		0		0		0						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	0		0		0		0		0						
Interest-bearing bank balances	500		500		500		500		500						
Total selected foreign assets	141,278		146,909		143,285		151,697		159,499						
Total foreign deposits	215,032		203,225		204,739		198,396		222,889						
Interest-bearing deposits	146,977		141,469		135,679		133,774		159,228						
Non-interest-bearing deposits.....	68,055		61,756		69,060		64,622		63,661						
Analysis Ratios															
Yield: Foreign loans	5.51	0.70	92	4.74	0.69	90	5.38	0.66	92	6.31	0.87	93	5.70	1.25	90
Cost: Interest-bearing deposits.....	0.15	0.14	62	0.27	0.13	77	0.21	0.14	70	0.54	0.42	64	0.66	1.19	23
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	0.14	0.72	50	0.10	0.37	20	0.15	0.20	40	0.08	5.18	14	0.12	27.03	28
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-3.85	10.28	41	-6.62	-6.17	50	-5.56	6.83	37	-4.91	-2.40	51	-6.61	22.48	36
Total selected assets.....	-3.83	17.19	38	-6.60	-2.56	45	-5.55	9.48	33	-4.89	2.04	38	-6.59	12.40	38
Deposits	5.81	-5.48	65	-10.54	2.95	31	3.20	0.73	46	-10.99	3.46	30	-0.22	10.36	30

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,074,307	2,099,545	2,087,684	2,105,687	1,856,284	-1.20	37.38
1–4 family residential loans		2,074,307	2,099,545	2,087,684	2,105,687	1,856,284	-1.20	37.38
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		10.41	10.81	10.04	11.20	14.72		
1–4 family residential loans		10.41	10.81	10.04	11.20	14.72		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		37.74	39.95	38.55	40.55	44.06		
1–4 family residential loans		0.07	0.07	0.09	0.08	0.14		
Home equity lines		2.18	2.22	2.20	2.30	2.68		
Credit card receivables.....		15.64	13.28	15.21	12.85	14.17		
Auto loans and other consumer loans.....		11.13	12.15	11.05	11.77	10.35		
Commercial and industrial loans		33.23	32.33	32.89	32.45	28.59		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0.01	0.01	0.01	0.01	0.01	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		11,347	16,884	14,235	20,568	22,956	-32.79	-67.66
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		11,347	16,884	14,235	20,568	22,956	-32.79	-67.66
90+ Days Past Due Securitized Assets								
1–4 family residential loans		22,108	138,483	55,124	205,915	86,644	-84.04	-72.12
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		22,108	138,483	55,124	205,915	86,644	-84.04	-72.12
Total past due securitized assets.....		33,455	155,367	69,359	226,483	109,600	-78.47	-70.75
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.55	0.80	0.68	0.98	1.24
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.55	0.80	0.68	0.98	1.24
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.07	6.60	2.64	9.78	4.67
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.07	6.60	2.64	9.78	4.67
Total past due securitized assets percent of securitized assets	1.61	7.40	3.32	10.76	5.90
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.79	0.98	0.86	1.31	2.03
Home equity lines	0.41	2.54	2.11	2.18	1.80
Credit card receivables	1.64	1.54	1.74	2.93	1.71
Commercial and industrial loans	0.22	0.17	0.08	0.05	0.04
All other loans and leases	1	1.57	0.86	1.35	1.77
Total managed loans past due 30–89 days	0.85	1.16	0.79	1.22	1.70
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.14	5.05	2.96	6.12	4.35
Home equity lines	2.05	6.58	0	0	0
Credit card receivables	1.24	2.18	1.03	0.47	1.51
Commercial and industrial loans	0.07	0.01	0.13	0.04	0.43
All other loans and leases	0.45	0.22	0.24	0.08	0.09
Total managed loans past due 90+ days	1.07	2.17	1.29	2.53	2.04
Total Past Due Managed Assets	1.91	3.33	2.09	3.75	3.74
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.09	0.15	0.56	0.17	0.42
Home equity lines	-41.26	7.64	0.58	5.91	9.34
Credit card receivables	2.59	2.16	3.35	2.81	3.46
Commercial and industrial loans	0.07	0.15	-0.29	0.02	0.35
All other loans and leases	0.27	0.47	0.26	0.38	0.98
Net Losses on Managed Assets Percent of Total Managed Assets	0.20	0.35	0.38	0.31	0.75

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		63,593	18,801	98,060	52,707	42,243	238.24	3432.94
Dividends		63,593	18,801	98,060	52,707	42,243	238.24	3432.94
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	30,000	0	0		
Dividends		0	0	30,000	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		63,593	18,801	128,060	52,707	42,243	238.24	3432.94
Securities gains (losses)		0	0	0	0	0		
Other operating income		44	54	205	604	516	-18.52	-34.33
Total operating income		63,637	18,855	128,265	53,311	42,759	237.51	3308.52
Operating Expenses								
Personnel expenses		0	0	0	0	0		-100.00
Interest expense		0	0	0	0	0		
Other expenses		1,772	1,793	7,064	8,452	11,555	-1.17	-39.32
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,772	1,793	7,064	8,452	11,555	-1.17	-39.52
Income (loss) before taxes		61,865	17,062	121,201	44,859	31,204	262.59	
Applicable income taxes (credit)		1,106	1,129	2,854	2,429	2,752	-2.04	
Extraordinary items								
Income before undistributed income of subsidiaries		60,759	15,933	118,347	42,430	28,452	281.34	
Equity in undistributed income of subsidiaries		21,841	45,217	162,678	59,843	138,925	-51.70	-17.90
Bank subsidiaries		17,560	40,789	184,470	53,166	131,710	-56.95	-28.31
Nonbank subsidiaries		4,281	4,428	-21,792	6,677	7,215	-3.32	102.79
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		82,600	61,150	281,025	102,273	167,377	35.08	223.40
Memoranda								
Bank net income		81,153	59,590	282,530	105,873	173,953	36.19	208.65
Nonbank net income		4,281	4,428	8,208	6,677	7,215	-3.32	102.79
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,926,159	97.69	2,340,202	96.99	2,247,289	97.98	2,396,963	2,362,182	-17.69	-2.83
Common and preferred stock		1,926,159	97.69	2,340,202	96.99	2,247,289	97.98	2,396,963	2,362,182	-17.69	-2.83
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		29,314	1.49	51,252	2.12	25,033	1.09	46,825	30,519	-42.80	50.01
Common and preferred stock		29,314	1.49	51,252	2.12	25,033	1.09	46,825	30,519	-42.80	50.01
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	-100.00
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		14,275	0.72	18,718	0.78	20,041	0.87	10,193	16,137	-23.74	-48.20
Cash and due from unrelated depository institution		710	0.04	715	0.03	710	0.03	6,927	6,969	-0.70	-89.65
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		1,208	0.06	1,901	0.08	651	0.03	2,308	794	-36.45	-72.34
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,971,666	100.00	2,412,788	100.00	2,293,724	100.00	2,463,216	2,416,601	-18.28	-3.39
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		6,578	0.33	6,061	0.25	5,455	0.24	4,077	4,075	8.53	717.14
Balance due to subsidiaries and related institutions		183,986	9.33	186,302	7.72	186,502	8.13	183,960	184,453	-1.24	-15.19
Total liabilities		190,564	9.67	192,363	7.97	191,957	8.37	188,037	188,528	-0.94	-12.48
Equity Capital		1,781,102	90.33	2,220,425	92.03	2,101,767	91.63	2,275,179	2,228,073	-19.79	-2.30
Perpetual preferred stock (income surplus)		0	0	36,104	1.50	0	0	36,104	36,104	-100.00	-100.00
Common stock		22,366	1.13	22,363	0.93	22,366	0.98	22,303	22,210	0.01	1.77
Common surplus		687,070	34.85	945,476	39.19	738,288	32.19	946,476	941,652	-27.33	-26.36
Retained earnings		1,489,995	75.57	1,260,456	52.24	1,427,295	62.23	1,215,321	1,221,817	18.21	74.11
Accumulated other comprehensive income		-415,833	-21.09	-43,474	-1.80	-83,999	-3.66	55,455	6,764		
Other equity capital components		-2,496	-0.13	-500	-0.02	-2,183	-0.10	-480	-474		
Total liabilities and equity capital		1,971,666	100.00	2,412,788	100.00	2,293,724	100.00	2,463,216	2,416,601	-18.28	-3.39
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		183,986	9.33	183,930	7.62	183,950	8.02	183,942	184,451	0.03	-15.01
Notes payable to subsidiaries that issued TPS		178,250	9.04	178,250	7.39	178,250	7.77	178,250	178,626	0.00	-15.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital.....	16.42	9.94	93	10.67	12.54	41	12.55	11.94	62	4.59	7.29	21	7.75	9.68	20	
Bank net income / Average equity investment in banks	15.56	10.44	88	10.06	12.55	33	12.15	11.80	60	4.49	7.45	21	7.63	10.51	14	
Nonbank net income / Average equity investment in nonbanks	63.02	11.36	97	36.12	12.53	86	20.57	13.12	74	17.33	9.75	75	26.16	7.89	89	
Subsidiary HCs net income / Average equity investment in sub HCs.....	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income	98.25	97.54	26	97.45	95.97	30	100.54	96.79	41	103.52	88.16	56	103.93	82.22	58	
Nonbank net income / Parent net income	5.18	3.43	78	7.24	2.83	81	2.92	3.40	68	6.53	3.59	80	4.31	5.93	71	
Subsidiary holding companies' net income / Parent net income		80.23		65.70			65.35			68.34				74		
Leverage																
Total liabilities / Equity capital	10.70	16.87	42	8.66	17.74	35	9.13	16.81	40	8.26	20.06	31	8.46	20.43	35	
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13	
Total debt + notes payable to subs that issued TPS / Equity capital	10.01	13.71	45	8.03	14.30	35	8.48	13.63	40	7.83	16.67	33	8.02	16.36	42	
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13	
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13	
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13	
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	109.79	103.47	80	107.70	102.85	76	108.11	103.22	78	107.41	102.81	76	107.39	103.22	74	
Total investment in subs / Equity capital.....	109.79	108.45	69	107.70	108.21	65	108.11	108.40	67	107.41	110.16	61	107.39	111.07	59	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.53	0.38	64	0.70	0.22	79	0.61	0.29	74	1.65	0.47	88	0.98	0.36	78	
Equity investment in subs – equity cap / Net income-div (X).....	0.70	1.31	38	0.95	0.74	68	0.80	1.05	54	3.02	1.82	80	1.23	1.22	58	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	288.71	129.62	89	99.74	111.20	46	167.68	152.85	63	93.10	136.59	22	90.14	177.68	16	
Cash from ops + noncash items + op expense / Op expense + dividend	281.33	125.04	87	126.77	98.58	63	175.67	154.48	64	90.34	147.24	14	118.58	190.27	25	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	73.36	98.29	36	113.31	85.35	64	105.07	98.54	60	89.50	134.08	20	114.19	116.34	55	
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,678.45	1,728.15	87	1,615.28	1,357.31	70	2,795.15	1,770.77	77	826.46	1,539.23	46	442.07	1,632.83	23	
Dividends + interest from subsidiaries / Interest expense + dividends	319.56	145.40	88	117.40	117.86	54	188.83	174.12	62	113.48	150.43	38	127.33	210.80	26	
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X).....		20.52		91.41	33.13	87	114.56	47.61	87	38.22	35.64	79	62.55	57.11	82	
Other Ratios																
Net assets that reprice within 1 year / Total assets	0.46	3.42	37	0.52	3.97	35	0.56	3.44	40	0.60	3.85	37	0.80	2.64	44	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.24			0.05			0.17		0.10		0.04	
Nonaccrual.....					0.75			1.22			0.92		1.03		0.54	
Total					1			1.27			1.09		1.13		0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries.....	0.15	1.70	55	0.26	1.80	61	0.12	1.76	54	0.27	2.66	60	0.22	5.62	53	
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	32.75	64.91	22	100.51	74.87	73	57.30	66.37	46	109.47	81.10	80	116.61	57.84	87
Dividends declared / Net income	24.09	33.46	34	26.19	23.13	53	24.13	28.27	42	45.41	42.29	57	19.82	33.08	29
Net income – dividends / Average equity.....	12.46	6.76	89	7.88	9.52	41	9.52	8.62	67	2.50	4.14	29	6.21	6.46	46
Percent of Dividends Paid															
Dividends from bank subsidiaries	319.56	124.34	88	117.40	101.14	59	144.60	155.92	52	113.48	132.17	44	127.33	178.13	37
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	44.24	4.90	92	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	319.56	153.16	84	117.40	128.99	52	188.83	203.53	58	113.48	174.85	30	127.33	260.40	24
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	78.36	43.39	72	31.55	30.63	50	34.71	45.96	34	49.78	60.28	44	24.28	66.55	16
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	78.36	49.34	70	31.55	33.49	47	34.71	51.33	32	49.78	62.88	43	24.28	69.36	14
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	21	365.50	62.63	95	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	0	69.48	11	365.50	87.22	92	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies		126.86			34.47			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.93	60.28	78	99.71	58.57	78	76.45	74.16	30	98.87	69.76	72	98.79	67.32	73
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.93	73.91	66	99.71	71.70	70	76.45	83.13	23	98.87	82.20	60	98.79	78.80	59
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	23.39	3.07	89	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	23.39	4.67	88	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt		28.43			29.59			26.38			27.08				28.33